

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name, that I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention or design entitled

SYSTEMS AND METHODS FOR ONLINE INVESTING

attached hereto specification of which that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above; and that I acknowledge my duty to disclose information known to be material to the patentability of a pending claim in this application in accordance with 37 C.F.R. 1.56(a).

I hereby claim the benefit under Title 35 United States Code § 120 of any United States application(s) listed below and, insofar as any subject matter of any claim of this application is not disclosed in the prior United States Application, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application: N/A

Serial No.	Filing Date

I hereby appoint:

Murphy, James J.
Newberger, Barry
Donoughue, Tim
Ehrlich, Henry L.
Garsson, Ross S.

Reg. No. 34,503
Reg. No. 41,527
Reg. No. 46,668
Reg. No. 39,663
Reg. No. 38,150

ATTORNEY DOCKET NO.
22180- P001US

PATENT
Sole Inventor
Original

2

Kordzik, Kelly K.
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Reg. No. 27,227
Reg. No. 34,011
Reg. No. 47,165

of the firm of Winstead Sechrest & Minick P.C., my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities under the Patent Cooperation Treaty.

Send Correspondence To:
Winstead Sechrest & Minick P.C.
5400 Renaissance Tower
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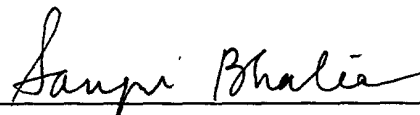
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Atty. Docket No.
22180- P001US

I declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of the first inventor

Sanjiv Bhatia

Inventor's signature



Date 5/8/2001
Residence (City, County, State)

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VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) & 1.27(b)) -- INDEPENDENT INVENTOR

Docket Number
(Optional)
22180- P001US

Applicant or Patentee: Sanjiv Bhatia

Applicant or Patent No.: _____

Filed or Issued: May 15, 2001

Title: SYSTEMS AND METHODS FOR ONLINE INVESTING

As below named inventor, I hereby declare that I qualify as an independent inventor, as defined in 37 CFR 1.9(c), for purposes of paying reduced fees under Sections 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office regarding the invention entitled _____ and described in

 X the specification filed herewith.
 patent number, issued .

I have not assigned, granted, conveyed or licensed, and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c), if that person had made the invention, or to any concern that would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed or licensed, or am under an obligation under contract or law to assign, grant, convey or license, any rights in the invention is listed below.*

- ☒ no such person, concern, or organization exists.
☐ each such person, concern or organization is listed below.

NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING Sanjiv Bhatia

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SIGNATURE

Sanjiv Bhatia

DATE

5/8/2001